

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY (NEWARK)
Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz, Schneid & Crane LLC
10700 Abbott's Bridge Rd., Suite 170
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Phone: (470) 321-7112
Attorneys For Secured Creditor
Wells Fargo Bank, National Association, as Trustee for
Banc of America Alternative Loan Trust 2006-8
Mortgage Pass-Through Certificates, Series 2006-8

Shauna Deluca, Esq. (SD-8248)

In Re:

Claudette Brooks
***aka* Claudette Thomas,**
Debtor.

Case No.: 19-14637-VFP

Chapter: 13

Judge: Vincent F. Papalia

NOTICE OF MORTGAGE FORBEARANCE

The undersigned is the Attorney for Creditor, Wells Fargo Bank, National Association, as Trustee for Banc of America Alternative Loan Trust 2006-8 Mortgage Pass-Through Certificates, Series 2006-8 in this matter. On or about March 31, 2020, the Creditor was advised that the Debtor's mortgage loan ending in 1856, secured by real property described as 681 Linden Ave., Teaneck, New Jersey 07666, has been impacted by COVID-19. Pursuant to State and/or Federal guidelines, a forbearance has been offered, the terms of which are as follows:

1. The parties agree to a forbearance period of 180 days and have elected to not tender mortgage payments to Creditor that would come due on the subject mortgage loan starting 04/01/2020 through 09/01/2020.
2. Debtor will resume mortgage payments beginning 10/01/2020 and will be required to cure the delinquency created by the forbearance period ("forbearance arrears").
3. The payment amount currently is \$2,587.19.

4. The Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period or any payments that were due and owing prior to the forbearance period. Creditor does not waive its rights under the terms of the note and mortgage or under other applicable non-bankruptcy laws and regulations, including, but not limited to, RESPA, and the right to collect on any post-petition escrow shortage.
5. The Creditor does not waive its rights to seek relief from the automatic stay for reasons other than non-payment of the mortgage, including, but not limited to, a lapse in insurance coverage or payment of property taxes.
6. The Debtor does not waive any rights upon expiration of the forbearance period. Prior to the expiration of the forbearance period, however, the Debtor must take the following affirmative steps to address the status of the subject mortgage loan including, but not limited to: (a) bringing the account post-petition current; (b) requesting extension of the forbearance period; (c) applying for loss mitigation; and/or (d) amending the Chapter 13 Plan.
7. Any objection to this Notice must be filed and served not later than 14 days after the filing of the Notice. The Court may conduct a hearing on the objection.

This Notice is intended to disclose a temporary forbearance of the Debtor(s)' obligation to remit post-petition payments for the forbearance period. Nothing within this Notice should be construed to alter any rights, duties, or deadlines that are not related to the remittance of post-petition mortgage payments.

Dated: May 14, 2020

Robertson, Anschutz, Schneid & Crane LLC
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CERTIFICATION OF SERVICE

1. I, Shauna Deluca, represent Wells Fargo Bank, National Association, as Trustee for Banc of America Alternative Loan Trust 2006-8 Mortgage Pass-Through Certificates, Series 2006-8 in this matter.
2. On May 14, 2020, I caused a copy of the following pleadings and/or documents to be sent to the parties listed in the chart below: Notice of Mortgage Forbearance.
3. I certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: May 14, 2020

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10700 Abbott's Bridge Rd., Suite 170
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Phone: (470) 321-7112
Local Phone: 973-575-0707
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By: /s/ Shauna Deluca
Shauna Deluca, Esquire
NJ Bar Number: SD-8248
Email: sdeluca@rasflaw.com

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Russell L. Low Low & Low 505 Main St. Suite 304 Hackensack, NJ 07601	Attorney for Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Claudette Brooks 442 North Street Teaneck, NJ 07666	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
U.S. Trustee US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, NJ 07102	U.S. Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified Mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)